

What is Equipsme?

We offer something different to clients who are struggling to balance increasing demand for health support with tightening budgets.



A middle-ground option

Equipsme sits between traditional PMI (Private Medical Insurance) and cash plans. Four simple levels of cover:

GP Plus at £9 pppm

- Often used as a gateway plan opening up health insurance to employees, who can then pay in separately to upgrade or add family.
- They can upgrade to diagnosis by paying £15 per month more.

Diagnosis at £24 pppm

- Includes specialist consultations, tests and scans to help find out what's wrong with zero excess.
- Great for employees worried about P11D tax, or who want to add family members.

Diagnosis and Treatment at £42 pppm

- Diagnosis cover plus private hospital treatment via an AXA Health network.
- Our most popular plan level, Includes an excess fee of £150 per person, per plan year.

Diagnosis and Treatment Plus at £69 pppm

- The same benefits as our most popular plan with the extra benefit of no excess.
- Can be used as an upgrade option for employees, or purchased for those moving off traditional PMI cover.

Company funded optional extras

- Dental and optical allowance costing £15 pppm.
- Stress support EAP costing £1.50 pppm.

PMI without cancer treatment

We don't do traditional all-singing all-dancing PMI. Instead we focus on practical health support and early diagnosis/intervention. We've been described by some clients as 'PMI without cancer treatment' or 'PMI-lite'.

It's a good way to start conversations about us - the key benefits of traditional private diagnosis and treatment services, packaged up and delivered with the simplicity of a cash plan.

Wider workforce cover

By spreading risk across the whole community and constructing our product in ways that are designed to help control costs, Equipsme's aim is to offer a cost-effective way to extend private health insurance to your clients' uninsured populations. We work with many companies who've never had PMI before, and many cover employees who never thought it would be within their reach.

Responsibly and sustainably priced

We're completely transparent about our prices, we don't charge differently for new and renewing customers, and we don't sell low to recoup costs in future years.

We're committed to keeping our prices as sustainable as possible. To put that in context, against a backdrop of PMI price increases, our most popular Diagnosis and Treatment product has only gone up by the equivalent of around 5% year on year since our launch in 2018. So we're thinking about the health of your client's budget as well as the health of their employees.

Terms and conditions apply: Such as the exclusion of pre-existing conditions for Physiotherapy, Diagnosis and Treatment and the exclusion of cancer treatment. Find out more here: www.equipsme.com/our-health-insurance-plans

Contact us: Speak to your usual BDM contact or email us at brokers@equipsme.com